

Information to identify the case:

Debtor 1	<u>Ranilo Alip</u>	Social Security number or ITIN	xxx-xx-1011
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Glenda Alip</u>	Social Security number or ITIN	xxx-xx-3872
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-28097-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ranilo Alip

Glenda Alip

1/15/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ranilo Alip
 Glenda Alip
 Debtors

Case No. 15-28097-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db/jdb
 cr +Ranilo Alip, Glenda Alip, 1140 Tara Drive, Williamstown, NJ 08094-3590
 +Seterus, Inc. as authorized Subservicer for Federa, Ras Citron, LLC, 130 Clinton Road,
 Suite 202, Fairfield, NJ 07004-2927
 515758168 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 515758169 +Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
 515758173 +Chase, Po Box 24696, Columbus, OH 43224-0696
 515758174 +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515941818 +Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 515758177 Hayt, Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 515901771 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 515758180 +Phoenix Credit LLC, 53 Century Blvd Ste 200, Nashville, TN 37214-3693
 515758182 +Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540-5920
 515758183 +Selip & Stylianou LLLP, Po Box 9004, Woodbury, NY 11797-9004
 515945809 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
 515945812 +Seterus, Inc., as the authorized subservicer of, Federal National Mortgage Association,
 PO Box 1047, Hartford, CT 06143-1047
 515913196 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 15 2019 23:45:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 15 2019 23:45:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516316729 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 15 2019 23:45:51
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 516316728 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 15 2019 23:45:51
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 515758170 EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Cap One, Po Box 85015, Richmond, VA 23285
 515850812 +E-mail/Text: bncmail@w-legal.com Jan 15 2019 23:45:32 COMENITY CAPITAL BANK/PAYPAL CREDIT,
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515758171 +EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Cap1/Best Buy, PO Box 30253,
 Salt Lake City, UT 84130-0253
 515786869 EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515846132 EDI: BL-BECKET.COM Jan 16 2019 04:13:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515758172 E-mail/Text: bankruptcy@cavps.com Jan 15 2019 23:45:44 Cavalry Port, 7 Skyline Dr Ste 350,
 Hawthorne, NY 10532-2162
 515770979 +E-mail/Text: bankruptcy@cavps.com Jan 15 2019 23:45:44 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515758175 +EDI: TSYS2.COM Jan 16 2019 04:13:00 Dsnb Macys, Po Box 17759, Clearwater, FL 33762-0759
 515814212 +E-mail/Text: bankruptcy@fedpacific.com Jan 15 2019 23:46:02 Federal Pacific Credit Co.,
 PO Box 27198, Salt Lake City, UT 84127-0198
 515758176 EDI: RMSC.COM Jan 16 2019 04:13:00 GE Capital Retail Bank, PO Box 965004,
 Orlando, FL 32896-5004
 515758178 +EDI: CBSKOHLS.COM Jan 16 2019 04:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515758179 +EDI: AGFINANCE.COM Jan 16 2019 04:13:00 Onemain Fi, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 515846282 EDI: PRA.COM Jan 16 2019 04:13:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
 515835825 EDI: PRA.COM Jan 16 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
 POB 41067, Norfolk VA 23541
 515835805 EDI: PRA.COM Jan 16 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
 POB 41067, Norfolk VA 23541
 515758185 +EDI: RMSC.COM Jan 16 2019 04:13:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
 515758186 +EDI: RMSC.COM Jan 16 2019 04:13:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 515758187 +EDI: RMSC.COM Jan 16 2019 04:13:00 Synch/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005
 515758188 +EDI: RMSC.COM Jan 16 2019 04:13:00 Synch/sams Club, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 515758189 EDI: RMSC.COM Jan 16 2019 04:13:00 Synch/walmart, Po Box 965024, El Paso, TX 79998
 515758190 +EDI: RMSC.COM Jan 16 2019 04:13:00 Synchrony Bank, Po Box 965064,
 Orlando, FL 32896-5064
 515758192 EDI: TFSR.COM Jan 16 2019 04:13:00 Toyota Motor Credit, 19001 S Western Ave,
 Torrance, CA 90501

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Jan 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515758191 +EDI: CITICORP.COM Jan 16 2019 04:13:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515758181 ##+Preferred Credit Inc, 3051 2nd St S Ste 200, Saint Cloud, MN 56301-3202
515758184 ##+Seterus, PO Box 2008, Grand Rapids, MI 49501-2008

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Joint Debtor Glenda Alip jjresq@comcast.net, jjresql@comcast.net
Joseph J. Rogers on behalf of Debtor Ranilo Alip jjresq@comcast.net, jjresql@comcast.net
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. ,
PATRICK.LACSINA@GMAIL.COM
Patrick O. Lacsina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ,
PATRICK.LACSINA@GMAIL.COM
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION smncina@rascrane.com
TOTAL: 10